## Metro Messenger

A quarterly newsletter to keep you in the know with First Metro



# CELEBRATING 3 years of serving our neighbors

### Regards from Rodney

We are excited to celebrate 35 years of First Metro Bank this fall. On November 7, 1988 we opened our doors in a mobile unit on Avalon Avenue in Muscle Shoals with the dream of serving our customers the way a true hometown bank should. With the support of our shareholders and community members, that same expectation still exists today: going above and beyond to serve our customers, treating everyone like our Neighbors, and giving back to our communities. We take great pride in our commitment to serve you, and appreciate your continued support. 35 years of success and progress, and I know that the best is yet to come!

Thank you for Banking with a Neighbor,

President & CEO

Radney Howard

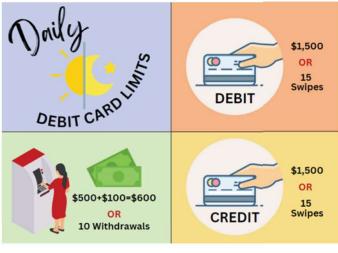
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#### HOUDAY SHOPPING SEASON TIDBIT: DAILY DEBIT CAPD UMITS

#### Debit Card Limits (Per Business Day)

Transaction Type	Number of Swipes	Dollar Amount
ATM Withdrawal	10	\$600
Card Ran as Debit	15	\$1,500
Card Ran as Credit	15	\$1,500



Debit card limits are established for your protection. If you would like to have your limit raised, please contact us to make these changes to your account.



- ☑ Thursday, Nov. 23 Closed for Thanksgiving
- First Friends Holiday Celebration
- ☑ Friday, Dec. 22 Christmas Open House (all branches)
- ☑ Monday, Dec. 25 Closed for Christmas
- ☑ Monday, Jan. 1 Closed for New Year's Day





Asking for a PIN	TEXT Asking for SSNs	Sharing a "one-time" code
	- EMAIL -	
Ask to download an attachment	Forms to fill out	Misspelled words
	PHONE CALL	
Asking for addresses	Using scare-tactics	Asking for birthdays
	PAYMENT APPS	
Ask you to send money to yourself	Ask for your password	Text or call unexpectedly

PHISHING IS THE MOST COMMONLY REPORTED CYBER SCAM, AND WE WANT TO CHANGE THAT! DON'T FALL VICTIM TO A PHISHING SCAM BY KEEPING AN EYE OUT FOR THESE RED FLAGS, STAY CYBER-SAFE, NEIGHBORS!